

Staff share up

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Lake County employees will pay about 4 percent more for their health care premiums next year.

Employee shares of the premium will rise to 11.5 to 12 percent, up from 7.5 to 8 percent; and that will save the county about \$500,000 next year, county Director of Administrative Services Bill Margalis said.

The county government's contribution toward premiums next year will also increase by about 6 percent.

But if claims remain the same in 2012 as they have so far this year, the county expects to save another \$500,000 on health care costs because of a switch to

Commissioners, county officials say employees will pay more of their health care expenses

Online

County officials discuss their health care plan and changes for the upcoming year.

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Anthem — a third-party administrator for the county's self-insured program, he said.

Anthem negotiates discounts from doctors and health care providers, and because the county self-insures, it should

allow the county to save money when it pays out claims next year, Margalis said.

For the past 10 years, the county used United Health Care to administer the program, but commissioners decided to take a better offer from Anthem, Margalis said.

"I feel that despite the fact we had to increase the employees' portion a small amount, this is still a very fine program for our employees and they will take advantage of it," Commissioner Robert E. Aufuldish said.

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Commissioner Daniel P. Troy said the county will pay 88 percent of health care premiums down from 92 percent.

There will be no changes for employee co-pays or deductibles, and benefits will be the same, Troy said.

"To put this in perspective, for the individual that has the highest plan, which would be full medical and dental with family of three or more, it will go up about \$60 per month, which is about \$140 to about \$200," Troy said.

Employees can also save on their health care premiums if they participate in the county's wellness program, Aufuldish said.

The county had to adjust the employee

share of the premium up to keep the benefit levels the same, Troy said. But he believes there is shared sacrifice by the employees and the county.

"We appreciate this, I know the employees have not received raises for a while, but the value of the health insurance to those employees is critical and we want to continue that," Troy said.

He said the county had a good experience with their former third party administrator, but the change was a matter of numbers.

"We certainly appreciate the fact that employees continue to serve the public in these trying times and we certainly understand their concern," Troy said. "But again, it's still 12 percent (employee share). It's a pretty good average when you compare it to not only private, but other governmental agencies."

Commissioner Raymond E. Sines said he realizes health care continues to be a major concern for everyone, but the changes are the right thing to do.

"Obviously to the average person, 12 percent is a pretty big deal," Sines said. "We have other governmental agencies that pay 100 percent (of their employees health care premiums). We've been at 7 to 8 percent."

He said the increased cost for employees is difficult, but overall their costs may be lower than what business owners and private companies charge for coverage.

"Hopefully, they appreciate the efforts of the staff," Sines said.

"These increases are difficult, anytime you increase the cost of business it's difficult, and I consider this a cost of business."